What is claimed is:

1   1. A method of processing a cashless payment transaction comprising the steps of:

2

3   a) obtaining at an audit-credit-interactive system a plurality of card

4   identification data;

5

6   b) performing a card identification validity test on said plurality of card

7   identification data;

8

9   c) performing a CARD USAGE FREQUENCY LIMIT test;

10

11   d) performing a test of said plurality of card identification data against a

12   plurality of local databases;

13

14   e) updating said plurality of local databases; and

15

16   f) determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT

17   has been reached and selectively returning to step 'b'.

18

1   2. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of obtaining a plurality of card identification data further comprises the

3   step of:

4

5   performing a LOCAL AUTHORIZATION FLAG test.

6   .

1 3. The method of processing a cashless payment transaction in accordance with claim 2,

2 wherein the step of performing a LOCAL AUTHORIZATION FLAG test further

3 comprises the steps of:

4

5 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein

6 said CURRENT AUTHORIZATION ATTEMPT is the current iteration of

7 the a local authorization routine; and

8

9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to a

10 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

11

1 4. The method of processing a cashless payment transaction in accordance with claim 3,

2 wherein the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a

3 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least

4 one of the following steps:

5

6 a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into the

7 local authorization routine when said CURRENT AUTHORIZATION

8 ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE

9 ENTRY COUNTER; or

10

11 b) initiating a data communication with a remote location to obtain

12 authorization for said cashless payment transaction.

13

1 5. The method of processing a cashless payment transaction in accordance with claim 2,

2 wherein the step of performing a LOCAL AUTHORIZATION FLAG test includes

3 determining if a local authorization routine for authorizing said cashless payment

4 transaction is to be invoked.

5

1 6. The method of processing a cashless payment transaction in accordance with claim 2,

2 wherein the step of performing a LOCAL AUTHORIZATION FLAG test includes

3 determining if a data communication with a remote location to obtain an authorization

4 approval for said cashless payment transaction is required.

5

1 7. The method of processing a cashless payment transaction in accordance with claim 1,

2 wherein said plurality of card identification data includes data from at least one of the

3 following data sources:

4

5   a credit card;

6

7   a magnetic card;

8

9   a wireless phone;

10

11   a personal digital assistant PDA;

12

13   a private label card;

14

15   a smart card;

16

17   a hotel room key card;

18

19   a radio frequency RFID device; or

20

21   a plurality of biometric data.

22

1   8. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of performing a card identification validity test includes performing at

3   least one of the following tests:

4

5   a test to determine if said card identification data is expired based on date;

6   or

7

8   a test to determine if said card identification data passes a check digit test,

9   wherein said check digit test determines if said card identification data is a

10   valid sequence of data.

11

1   9. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of performing a card identification validity test includes data

3   communicating with a remote location to obtain an authorization approval for said

4   cashless payment transaction.

5

1   10. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of performing a CARD USAGE FREQUENCY LIMIT test further

3   comprises the steps of:

4

5   a) determining a CARD USAGE FREQUENCY of said plurality of card

6   identification data, wherein said CARD USAGE FREQUENCY is the

7   number of times said plurality of card identification data has been presented

8   for authorization in a predetermined time period; and

9

10   b) comparing said CARD USAGE FREQUENCY to said CARD USAGE

11   FREQUENCY LIMIT.

12

1   11. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of performing a CARD USAGE FREQUENCY LIMIT test includes data

3   communicating with a remote location to obtain an authorization approval for said

4   cashless payment transaction.

5

1   12. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein said plurality of local databases is resident at said audit-credit-interactive system.

3

1   13. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of performing a test of said plurality of card identification data against a

3   plurality of local databases further comprises the step of:

4

5   a) determining if said plurality of card identification data is included in said

6   plurality of local databases.

7

1   14. The method of processing a cashless payment transaction in accordance with claim 13

2   wherein, the step of determining if said plurality of card identification data is included in

3   said plurality of local databases includes determining if said plurality of card data is in at

4   least one of the following types of databases:

5

6   a) a positive-database, wherein inclusion of said plurality of card data in

7   said positive-database results in a test-OK response to said plurality of

8   local database test; or

9

10   b) a negative-database, wherein inclusion of said plurality of card data in

11   said negative-database results in a test-FAILED response to said plurality

12   of local database tests;

13

1 15. The method of processing a cashless payment transaction in accordance with claim 1,

2 wherein the step of performing tests of said plurality of card identification data against a

3 plurality of local databases includes data communicating with a remote location to obtain

4 an authorization approval for said cashless payment transaction.

5

1 16. The method of processing a cashless payment transaction in accordance with claim 1,

2 wherein the step of updating said plurality of local databases further comprises at least one

3 of the following steps:

4

5   a) adding said card identification data to said positive-database when said

6   cashless payment transaction authorization request is approved;

7

8   b) adding said card identification data to said negative-database when said

9   cashless payment transaction authorization request is denied;

10

11   c) removing said card identification data from said positive-database when

12   a data communication with a remote location results in said cashless

13   payment transaction authorization request being denied; or

14

15   d) removing said card identification data from said negative-database when

16   a data communication with a remote location results in said cashless

17   payment transaction authorization request being approved.

18

1   17. The method of processing a cashless payment transaction in accordance with claim 1,

2   wherein the step of determining if a MAXIMUM AUTHORIZATION ATTEMPTS

3   LIMIT has been reached further comprising the steps of:

4

5   a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein

6   said CURRENT AUTHORIZATION ATTEMPT is the current iteration of

7   the local authorization routine; and

8

9   b) comparing said CURRENT AUTHORIZATION ATTEMPT to said

10   MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

11

1   18. A method of processing a cashless payment transaction comprising the steps of:

2

3   a) obtaining at an audit-credit-interactive system a plurality of card

4   identification data;

5

6   b) performing at said audit-credit-interactive system a local authorization of

7   said plurality of card identification data;

8

9   c) transacting a vending session, wherein a sale amount is determined;

10

11   d) communicating said cashless payment transaction to a remote location,

12   wherein said cashless payment transaction data includes at least said

13   plurality of card identification data and said sale amount data;

14

15   e) authorizing selectively said cashless payment transaction; and

16

17   f) settling said cashless payment transaction.

18

1   19. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein said plurality of card identification data includes data from at least one of the

3   following data sources:

4

5   a credit card;

6

7   a magnetic card;

8

9   a wireless phone;

10

11   a personal digital assistant PDA;

12

13   a private label card;

14

15   a smart card;

16

17   a hotel room key card;

18

19   a radio frequency RFID device; or

20

21   a plurality of biometric data.

22

1   20. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step of performing at said audit-credit-interactive system a local authorization

3   of said plurality of card identification data further comprises the steps of:

4

5   a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein

6   said CURRENT AUTHORIZATION ATTEMPT is the current iteration of

7   the local authorization routine; and

8

9   b) comparing said CURRENT AUTHORIZATION ATTEMPT to a

10   LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

11

1   21. The method of processing a cashless payment transaction in accordance with claim 20,

2   wherein the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a

3   LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least

4   one of the following steps:

5

6   a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into the

7   local authorization routine when said CURRENT AUTHORIZATION

8   ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE

9   ENTRY COUNTER; or

10

11   b) initiating a data communication with said remote location to obtain an

12   authorization approval for said cashless payment transaction.

13

1   22. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step of performing at said audit-credit-interactive system a local authorization

3 of said plurality of card identification data includes performing at least one of the

4 following tests:

5

6   a test to determine if said card identification data is expired based on date;

7   or

8

9   a test to determine if said card identification data passes a check digit test,

10   wherein said check digit test determines if said card identification data is a

11   valid sequence of data.

12

1 23. The method of processing a cashless payment transaction in accordance with claim 18,

2 wherein the step of performing at said audit-credit-interactive system a local authorization

3 of said plurality of card identification data includes data communicating with said remote

4 location to obtain an authorization approval for said cashless payment transaction.

5

1 24. The method of processing a cashless payment transaction in accordance with claim 18,

2 wherein the step of performing at said audit-credit-interactive system a local authorization

3 of said plurality of card identification data further comprises the steps of:

4

5   a) determining a CARD USAGE FREQUENCY of said plurality of card

6   identification data, wherein said CARD USAGE FREQUENCY is the

7   number of times said plurality of card identification data has been presented

8   for authorization in a predetermined time period; and

9

10   b) comparing said CARD USAGE FREQUENCY to said CARD USAGE

11   FREQUENCY LIMIT.

12

1   25. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step of performing at said audit-credit-interactive system a local authorization

3   of said plurality of card identification data further comprises the step of:

4

5   a) performing a test of said plurality of card identification data against a

6   plurality of local databases, wherein said plurality of local databases are

7   resident at said audit-credit-interactive system.

8

1   26. The method of processing a cashless payment transaction in accordance with claim 25,

2   wherein the step of performing a test of said plurality of card identification data against a

3   plurality of local databases further comprises the step of:

4

5   a) determining if said plurality of card identification data is included in said

6   plurality of local databases.

7

1   27. The method of processing a cashless payment transaction in accordance with claim 26

2   wherein, the step of determining if said plurality of card identification data is included in

3   said plurality of local databases includes determining if said plurality of card data is in at

4   least one of the following types of databases:

5

6   a) a positive-database, wherein inclusion of said plurality of card data in

7   said positive-database results in a test-OK response to said plurality of

8   local database test; or

9

10   b) a negative-database, wherein inclusion of said plurality of card data in

11   said negative-database results in a test-FAILED to said plurality of local

12   database tests;

13

1 28. The method of processing a cashless payment transaction in accordance with claim 27,

2 wherein the step of updating said plurality of local databases further comprises at least one

3 of the following steps:

4

5   a) adding said card identification data to said positive-database when said

6   cashless payment transaction authorization request is approved;

7

8   b) adding said card identification data to said negative-database when said

9   cashless payment transaction authorization request is denied;

10

11   c) removing said card identification data from said positive-database when

12   a data communication with said remote location results in said cashless

13   payment transaction authorization request being denied; or

14

15   d) removing said card identification data from said negative-database when

16   a data communication with said remote location results in said cashless

17   payment transaction authorization request being approved.

18

1 29. The method of processing a cashless payment transaction in accordance with claim 18,

2 wherein the step of performing at said audit-credit-interactive system a local authorization

3 of said plurality of card identification data further comprises the step of:

4

5   a) determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT

6   has been reached.

7

1   30. The method of processing a cashless payment transaction in accordance with claim 29,

2   wherein the step of determining if a MAXIMUM AUTHORIZATION ATTEMPTS

3   LIMIT has been reached further comprises:

4

5   a) determining a CURRENT AUTHORIZATION ATTEMPT wherein,

6   said CURRENT AUTHORIZATION ATTEMPT is the current iteration of

7   the local authorization routine; and

8

9   b) comparing said CURRENT AUTHORIZATION ATTEMPT to said

10   MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

11

1   31. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step of authorizing selectively said cashless payment transaction further

3   comprises:

4

5   determining if said cashless payment transaction received an authorization

6   approval from the step of performing at said audit-credit-interactive system

7   a local authorization of said plurality of card identification data.

8

1   32. The method of processing a cashless payment transaction in accordance with claim 31,

2   wherein the step of determining if said cashless payment transaction received an

3   authorization approval from the step of performing at said audit-credit-interactive system

4   a local authorization of said plurality of card identification data further comprises the step

5   of:

6

7   communicating with said remote location to obtain a second authorization

8   approval from said remote location for said cashless payment transaction

9   when said cashless payment transaction has received an authorization

10   approval from the step of performing at said audit-credit-interactive system

11   a local authorization of said plurality of card identification data.

12

1   33. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step settling said cashless payment transaction further comprises the step of:

3

4   batching into a single batch a plurality of said cashless payment

5   transactions.

6

1   34. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein the step settling said cashless payment transaction further comprises the step of:

3

4   processing said cashless payment transaction in the international currency

5   of origin.

6

1   35. The method of processing a cashless payment transaction in accordance with claim 18,

2   wherein said remote location is at least one of the following:

3

4   a credit bureau;

5

6   a processing bureau; or

7

8   a host network center.

9

10